

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE (Rev. 2-32) PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 513-5	SERIAL NO. 10/091,762
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT Marko Kestl	CONFIRMATION NO. 6862
		FILING DATE March 5, 2002	GROUP 2672 3623

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
lk	5,551,880	09/03/96	Bonnstetter et al.			
/	5,696,981	12/09/97	Shovers			
/	5,926,794	07/20/99	Fethe			
/	6,007,340	12/28/99	Morrel-Samuels			
/	6,008,817	12/28/99	Gilmore, Jr.			RECEIVED
/	6,159,015	12/12/00	Buffington et al.			JAN 09 2003

Technology Center 2100

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION	
						YES	NO
lk	WO 00/26841	05/11/00	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

lk		John FitzGerald, "How to Compare Apples and Oranges", 1999 http://www.cooltb.com/zscore1.htm
lk		Jan Pieter Krahn and Martin Weber, "Generally Accepted Rating Principles: A Primer", chapter 2.3, Symposium on Credit and Ratings and the Proposed New BIS Guidelines on Capital Adequacy for Bank Credit Assets, The Salomon Center, February 25, 2000, http://www.ifk-cfs.de/content/veroeffentlichungen/data/20000102Genera.htm

EXAMINER Linda Kricunis DATE CONSIDERED

RECEIVED MAR 13 2003 GROUP 3600 May 12, 2006

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication with applicant.